

Certificate of Notice Page 1 of 4

United States Bankruptcy Court
Eastern District of PennsylvaniaIn re:
Jennifer L Davies
DebtorCase No. 19-17602-pmm
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0313-4

User: Lisa
Form ID: 318Page 1 of 2
Total Noticed: 34

Date Rcvd: May 08, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 10, 2020.

db +Jennifer L Davies, 310 Monaco Lane, Blandon, PA 19510-9485
smg +Bureau of Audit and Enforcement, City of Allentown, 435 Hamilton Street,
Allentown, PA 18101-1603
smg City Treasurer, Eighth and Washington Streets, Reading, PA 19601
smg +Dun & Bradstreet, INC, 3501 Corporate Pkwy, P.O. Box 520, Centre Valley, PA 18034-0520
smg +Lehigh County Tax Claim Bureau, 17 South Seventh Street, Allentown, PA 18101-2401
smg +Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300
14435261 Bayview Loan Servicing, PO Box 650091, Dallas, TX 75265-0091
14435263 +Bayview Loan Servicing/The BONY Mellon, c/o KML Law Group, PC, 701 Market Street,
Suite 5000, Philadelphia, PA 19106-1541
14435258 CSC Credit Services, Box 740040, Atlanta, GA 30374-0040
14435264 +Capital One Bank, N.A., 2401 Stanley Gault Pike, Louisville, KY 40223-4175
14435270 +Ditech Financial LLC, 7340 S. Kyrene Rd, Recovery Dept T120, Tempe, AZ 85283-4573
14435268 #Ditech Financial LLC, Attention T120, 2100 E. Elliot Road, Building 94,
Tempe, AZ 85284-1806
14435259 +Equifax Information Services LLC, P.O. Box 740256, Atlanta, GA 30374-0256
14435256 +Experian, Business Information Services, 475 Anton Blvd., Costa Mesa, CA 92626-7037
14435273 +HYUNDAI MOTOR FINANCE CO, C/O CENTRAL CREDIT SERVICES LLC, 2070 LITTLE HILLS EXPY,
SAINT CHARLES MO 63301-3708
(address filed with court: HYUNDAI MOTOR FINANCE CO, c/o Central Credit Services LLC,
20 Corporate Hills Drive, Saint Charles, MO 63301)
14435275 +Lehigh Valley Health Network, PO Box 781733, Philadelphia, PA 19178-1733
14435276 +Midland Credit Management, Inc. as agent, MIDLAND FUNDING LLC, PO Box 2011,
Warren, MI 48090-2011
14435280 +Penn State Health St. Joseph, Maidencreek Urgent Care, 108 Plaza Dr Suite 101,
Blandon, PA 19510-9476
14435281 +Spark Orthodontics, P.C., 5318 Allentown Pike, Temple, PA 19560-1249
14435257 +Trans Union, P.O. Box 1000, Chester, PA 19016-1000

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr +EDI: QLEFELDMAN.COM May 09 2020 06:33:00 LYNN E. FELDMAN, Feldman Law Offices PC,
221 N. Cedar Crest Blvd., Allentown, PA 18104-4603
smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us May 09 2020 02:26:34
Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
Harrisburg, PA 17128-0946
smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov May 09 2020 02:26:37 U.S. Attorney Office,
c/o Virginia Powell, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
14435262 +E-mail/Text: bkmailbayview@bayviewloanservicing.com May 09 2020 02:26:38
Bayview Loan Servicing, 4425 PONCE DE LEON BLVD, Miami, FL 33146-1873
14435265 +EDI: WFNNB.COM May 09 2020 06:33:00 CCB/DNTLFRST, PO BOX 182120,
COLUMBUS, OH 43218-2120
14435267 E-mail/PDF: creditonebknotifications@resurgent.com May 09 2020 02:33:05 CREDIT ONE BANK,
PO BOX 98872, LAS VEGAS, NV 89193-8872
14435260 +E-mail/Text: bankruptcy.notifications@fisglobal.com May 09 2020 02:26:37 Chex Systems Inc.,
ATTN: Customer Relations, 7805 Hudson Rd, Suite 100, Woodbury, MN 55125-1703
14435272 EDI: HY11.COM May 09 2020 06:33:00 HYUNDAI MOTOR FINANCE CO, 10550 Talbert Ave,
Fountain Valley, CA 92708-6031
14435271 +EDI: HY11.COM May 09 2020 06:33:00 Hyundai Capital America DBA, Hyundai Motor Finance,
PO Box 20809, Fountain Valley, CA 92728-0809
14435266 EDI: JPMORGANCHASE May 09 2020 06:33:00 Chase Card Services, P.O. Box 15298,
Wilmington, DE 19850
14435274 EDI: JPMORGANCHASE May 09 2020 06:33:00 JPMCB CARD SERVICES, PO BOX 15369,
WILMINGTON, DE 19850
14435277 +EDI: MID8.COM May 09 2020 06:33:00 Midland Funding LLC, PO Box 13105,
Roanoke, VA 24031-3105
14435282 EDI: RMSC.COM May 09 2020 06:33:00 SYNCB/SAMS, PO BOX 965005, ORLANDO, FL 32896-5005
14435283 +E-mail/Text: bkmailbayview@bayviewloanservicing.com May 09 2020 02:26:38
The Bank of New York Mellon, Trustee, c/o Bayview Loan Servicing, LLC,
4425 Ponce De Leon Blvd. 5th Floor, Coral Gables, FL 33146-1837

TOTAL: 14

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

14435278* +Midland Funding, LLC, PO Box 13105, Roanoke, VA 24031-3105
14435269 ##DITECH FINANCIAL LLC, PO Box 6172, Rapid City, SD 57709-6172
14435279 ##Monarch Recovery Management, Inc., 10965 Decatur Road, Philadelphia, PA 19154-3210
TOTALS: 0, * 1, ## 2

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '+++' were corrected as required by the USPS Locatable Address Conversion System (LACS).

District/off: 0313-4

User: Lisa
Form ID: 318

Page 2 of 2
Total Noticed: 34

Date Rcvd: May 08, 2020

***** BYPASSED RECIPIENTS (continued) *****

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 10, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 8, 2020 at the address(es) listed below:

GEORGE M. LUTZ on behalf of Debtor Jennifer L Davies glutz@hvmlaw.com,
amerkey@hvmlaw.com;r49419@notify.bestcase.com

LYNN E. FELDMAN trustee.feldman@rcn.com, lfeldman@ecf.axosfs.com

REBECCA ANN SOLARZ on behalf of Creditor NewRez LLC dba Shellpoint Mortgage Servicing et al
bkgroup@kmllawgroup.com

REBECCA ANN SOLARZ on behalf of Creditor The Bank of New York Mellon FKA The Bank of New York
As Trustee For the Certificateholders of CWALT, INC., Alternative Loan Trust 2004-24CB, Mortgage
Pass Through Certificates, Series 2004-24CB bkgroup@kmllawgroup.com
United States Trustee USTPRRegion03.PH.ECF@usdoj.gov

TOTAL: 5

Information to identify the case:

Debtor 1 **Jennifer L Davies**
First Name Middle Name Last Name
Debtor 2
(Spouse, if filing)
First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-3213**
EIN **-----**
Social Security number or ITIN **-----**
EIN **-----**

United States Bankruptcy Court **Eastern District of Pennsylvania**

Case number: **19-17602-pmm**

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Jennifer L Davies

5/8/20

By the court: Patricia M. Mayer
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.